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What Is the Alberta Housing Corporation?
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WHAT IS THE ALBERTA HOUSING CORPORATION?

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The Alberta Housing Corporation is a crown corporation established May 1, 1967, under the Alberta Housing Act. The Corporation is charged with the responsibility of carrying out all Provincial housing programs in Alberta. The Alberta Housing Corporation is not a department of the Provincial government but it reports to the Alberta legislature through the Minister of Housing and Public Works, the Honourable W. J. Yurko.

WHY WAS THE ALBERTA HOUSING CORPORATION FORMED?

Faced with an ever increasing demand for housing assistance, the Government of Alberta chose to establish a provincial agency which could respond to all aspects of housing within the province.

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WHAT ARE THE ALBERTA HOUSING CORPORATION'S AIMS?

The Corporation's aims are to assist in the provision of appropriate housing accommodation at reasonable cost for low and middle income families, senior citizens, students, and other groups across the province and generally supplementing the building industry to achieve these aims.

WHAT IS THE SCOPE OF THE ALBERTA HOUSING CORPORATION?

The Corporation derives its authority from the Alberta Housing Act. Under the Act, the Alberta Housing Corporation is permitted to:

(a) build or buy housing for rental or for sale;

(b) assemble and develop land for housing programs;

(c) administer its own housing developments;

(d) redevelop substandard areas;

(e) provide research funds;

(f) undertake studies;

(g) provide mortgage funds.

HOW DOES THE ALBERTA HOUSING CORPORATION ACHIEVE ITS GOALS?

The Alberta Housing Corporation has implemented various programs which are explained briefly as follows:

PUBLIC HOUSING: Public Housing is intended to provide rental accommodations for families who, because of their income, cannot obtain adequate accommodation for their needs at the current market rate in the area in which they live.

The rental rates are based on a sliding scale, with adjustments for income and family size. Rents vary from 14 per cent for the lowest income categories up to a maximum of 25 per cent, and include payments for heat, water, stove and fridge. An allowance of $2.00 per child per month is also available.

Since the rents collected from the tenants only provide a portion of the required revenue, subsidies are provided by the three levels of government to meet the operational costs such as mortgage payments, taxes, insurance and maintenance costs incurred by public housing projects.

Transitional housing is a special adaptation of the standard public housing program. Its main objective is to provide housing for Metis families who have recently migrated to urbanized communities in response to employment opportunities. Intensive counselling programs are also provided to assist these families in adjusting to their new lifestyles. A further aim of the program is to enable these tenants to eventually purchase their homes.

SENIOR CITIZEN ACCOMMODATION:

The Alberta Housing Corporation is responsible for all senior citizens housing for the Province by virtue of the Senior Citizens Housing Statutes Amendment Act. The policy provides for two distinct types of accommodation--lodges as well as self-contained units.

(a) LODGES: Lodges are financed and constructed by the Province through the Alberta Housing Corporation. Various sized lodges are being provided to enable a wide variety of communities to qualify for this type of assistance. The management of the lodges remains the responsibility of the local Foundation or non-profit organization applying under the program. Any operating deficits are the responsibility of the applicant. Direct application should be made to the Corporation.

The maximum rents at present are$100.00 per month for citizens for double lodge accommodation and $110.00 per month for citizens in single lodge accommodation.

(b) SELF-CONTAINED: New financing provisions have been introduced whereby the rents for senior citizens self-contained housing may be extended to as low as $32.00 per month, including payments for heat, water, stove and fridge. The projects will be financed and constructed directly by the Corporation, with the local non-profit groups to be primarily responsible for the daily operation of the accommodation. Average rents are expected to be $40.00 per month for single persons and $90.00 per month for a married couple. Operating costs will be shared by the Federal and Provincial governments.

The self-contained units are equipped with living and food preparation areas, and thus, appeal to the self-dependent elderly citizens. They are also designed to be constructed in both high-rise forms or in smaller projects.

STAFF HOUSING

The Government of Alberta, through the Alberta Housing Corporation supplies staff housing to a portion of its employees. This type of rental housing is necessary for government staff in areas where adequate accommodation is not available, such as remote, isolated communities, small urban centres, and on institutional grounds. Requests for staff housing units are received directly by the Corporation from the various provincial departments and agencies. Occupants of staff housing units are also provided with the opportunity to purchase them.

LOANS

The Alberta Housing Corporation provides loans for the construction of new homes or the purchase of existing homes to individual residents of the Province who qualify under prescribed regulations and guidelines.

The Corporation also makes some loans to builders to finance construction of homes on a speculative basis, primarily in the smaller centers of the Province when a real need for additional housing exists. Loans are also made available to finance the construction of multiple family rental projects. Applications for loans to finance the development of mobile home parks are also being accepted.

ASSISTED HOME OWNERSHIP

The Alberta Housing Corporation in co-operation with the Federal Government through the Central Mortgage and Housing Corporation, sponsors an assisted home ownership program designed to encourage lower income families to become homeowners. The program provides a modest amount of monthly assistance varying with income in accordance with a scale that pertains to a specific market area. This amount is made available to an applicant who builds or buys a house, suitable to his needs, which after the application of the monthly assistance, does not impose upon him a monthly payment for I.P.T. that exceeds 25 per cent of his gross family income.

The province is divided into 11 separate market areas, reflecting various levels of qualifying incomes, assistance available and allowable house prices. The maximum assistance available through the program by the combined federal and provincial grants and subsidies amounts to $877.00 per annum. Qualifying incomes range from $6,141.00 per year to a maximum of $11,557.00, reflecting the adjustments made for earnings of a working spouse to a maximum of $1,000 per annum and $300.00 per each dependent child. Qualifying incomes vary according to the individual market areas used in the administration of the program.

For further information, you may contact any of

the Alberta Housing Corporation's offices, or Central Mortgage and Housing Corporation branch offices located in Edmonton, Calgary, Lethbridge or Red Deer.

LAND ASSEMBLY AND DEVELOPMENT

The objective of a land assembly program is to provide aid to municipalities wishing to assemble land for residential purposes in areas where the lack of residential subdivisions is hampering future growth.

The land development program is designed to provide financial assistance to municipalities wishing to develop land into fully serviced lots in planned residential subdivisions.

A separate program for long range land banking is also available through the Corporation. Tracts of suitable land are acquired directly by the Corporation and retained until these are required for further residential development by the municipality. The program objective is to control land speculation and thereby curb the inflationary spiral of raw land costs.

The Alberta Housing Corporation will examine the feasibility of such projects by undertaking a need and demand study, supplemented by cost and engineering estimates. Once a project is approved, the Corporation may assemble, develop service and market the land, as well as secure the necessary financing.

METIS HOUSING

The purpose of this program is to provide adequate housing accommodation for Metis families who are unable to obtain housing from their own resources. The primary objective is to provide rental housing at a rate which is in proportion to income with an option for the resident to purchase the unit at some future date. The Alberta Housing Corporation in consultation with the Provincial Government Office of Northern Development and the Alberta Metis Association will have the overall responsibility for the program. Applications for this type of housing are now being accepted by the Alberta Housing Corporation.

The units will be managed by a local Housing Authority which will be composed of a group of interested citizens within the community including a representative of the Office of Northern Development.

NEIGHBOURHOOD IMPROVEMENT PROGRAM

Alberta was the first province to enter into an agreement with the Federal Government for implementation of the Neighbourhood Improvement Program. The principle objectives of the program are to upgrade neighbourhood communities being threatened by physical and social deterioration, and to improve the housing and living conditions of their residents.

A basic characteristic of the program is to conserve and rehabilitate existing housing and community facilities,

unlike the bulldozer approach of the program's predecessor - Urban Renewal. The Alberta Housing Corporation has recognized two such neighbourhoods within the Province to which the program may be applied - the Canora district in the City of Edmonton and the Inglewood-Ramsay area for the City of Calgary. In early 1974, the Provincial Government added to the program by pledging a total of $2.75 million in grants to be made available to Alberta municipalities, coupled with the $4 million in grants and loans previously committed by Central Mortgage and Housing Corporation to the end of 1974.

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